



## End-to-End

Independent Mobile Payment System









## Mobile Payment – Anywhere in the world

The world is ready for the new payment paradigm:  
a state-of-the-art payment solution, usable anywhere in the world, independent from  
payment schemes, mobile phone companies, mobile operators or existing financial rails.

Pushing the boundaries  
to a new horizon.



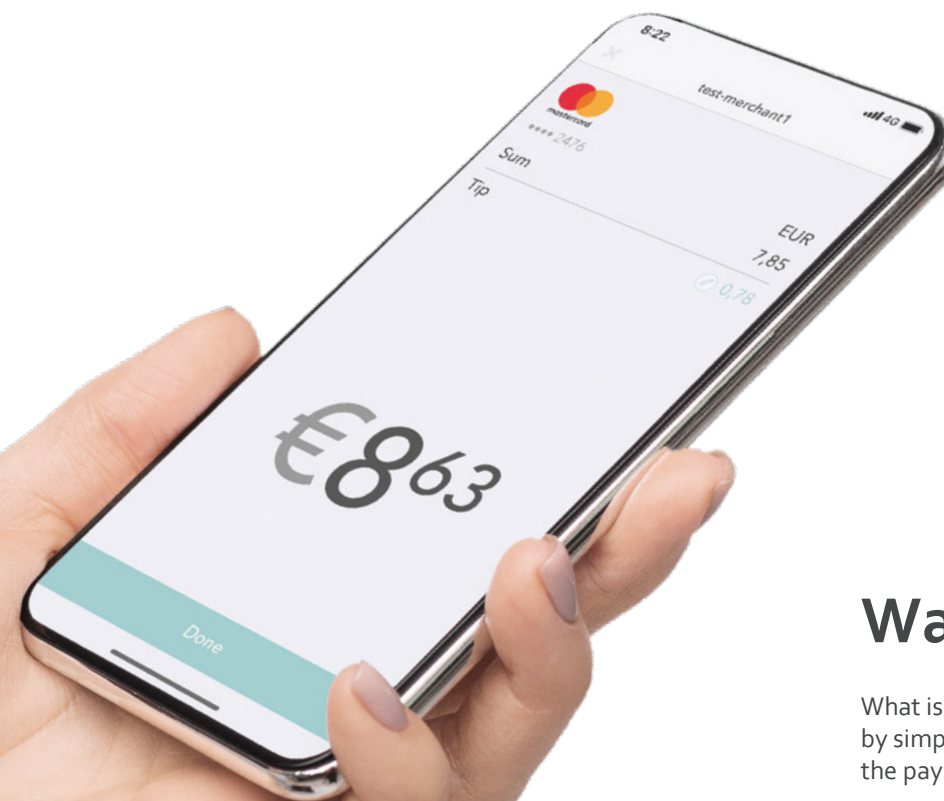


## Payment with a fingertip

The smartphone and mobile handset have become the ubiquitous device in the hands of billions of people, worldwide. Doing payment with a fingertip is conquering the habits of consumers and businesses.

Banks, financial institutions, retailers, shopping mall operators and many more are striving to provide easy, reliable, resilient and convenient payment solutions for their customers or their customers' customers. Independent from payment schemes, mobile phone companies, mobile operators or existing financial rails.

A solution that can be the core and anchor for multiple uses, supporting their habits with loyalty features, financial services, couponing and more.



## Wave-Tap-and-Goodbye

What is needed is simple: two handsets, two apps and one solution: by simply waving the handsets to each other and tapping "ok" - the payment is done. Anywhere.

No additional hardware, no additional system features, no additional infrastructure needed.





## What is horizon?

Horizon is a complete end-to-end mobile payment solution based on Bluetooth Smart® data transmission technology. Consisting of two different apps – one for the consumer, one for the merchant – and a back-end solution covering security technology (tokenization), onboarding function, transaction management (session handling, matching) interfaces to existing third party rails (issuers, acquirers, payment service providers, payment schemes) and convenience functions (loyalty, search, payment archive, couponing,...).

## Full compatibility and independence

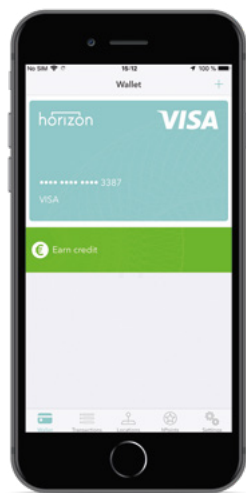
It works with standard credit and debit cards and is available for either iOS and Android operating systems. It's a full white-label solution that can be run by anyone, independently and is at par with industry solutions.



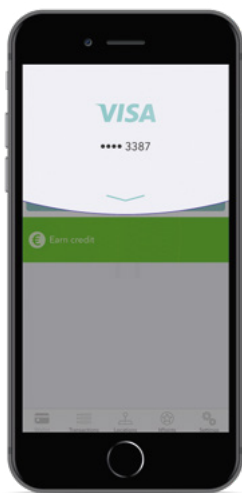
# horizon consumer solution

## wallet

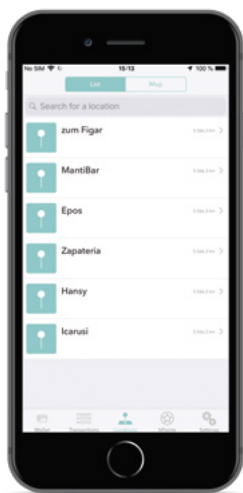
A comprehensive wallet solution is in the hands of the consumer. Swift, easy payment combined with loyalty function, location mapping and transaction history. Open to be enriched with even more services.



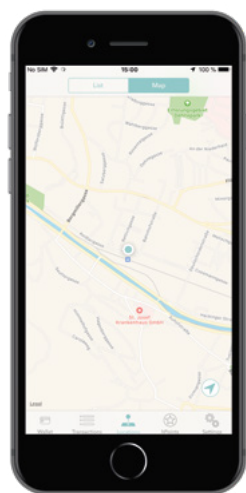
Credit/Debit or Prepaid Card



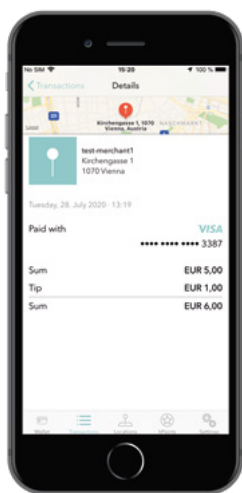
Swiping down to pay



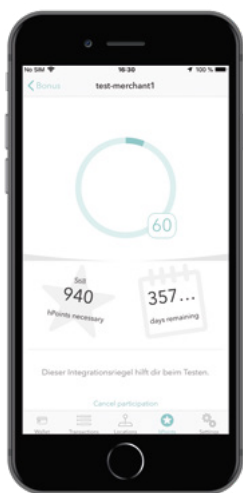
List of merchants



GPS-Map of all merchants



Transaction history



Bonus / Loyalty Program

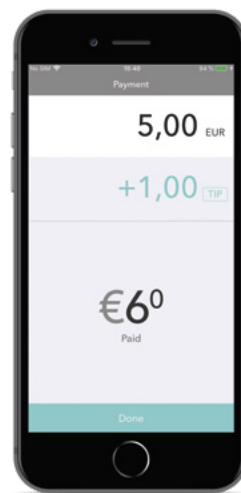
# horizon merchant solution

## terminal

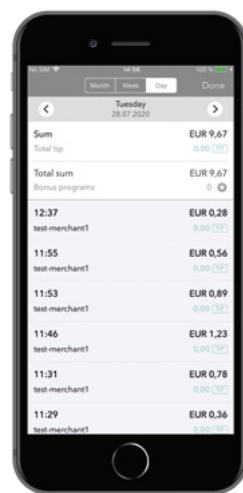
Merchants are looking for solutions to make shopping and payment as easy and consumer-friendly as possible. A hassle-free merchant app including a tailor-made loyalty function will increase turnover and make customers satisfied, day by day.



Payment initiation by the merchant



Controlling the amount incl. tip



Transaction history



Bonus / Loyalty Program





# How the system works

independent – secure – complete

## Horizon is safe



No card data is ever stored on any device; all data exchange is encrypted and card scheme specific security mandates are followed.

## Horizon is independent



horizon is running on > 90% of all mobile devices, worldwide and at par with the industry solutions, like Apple Pay or Google Pay – but independent from them – no bank or financial services license required.

## Horizon is future proof

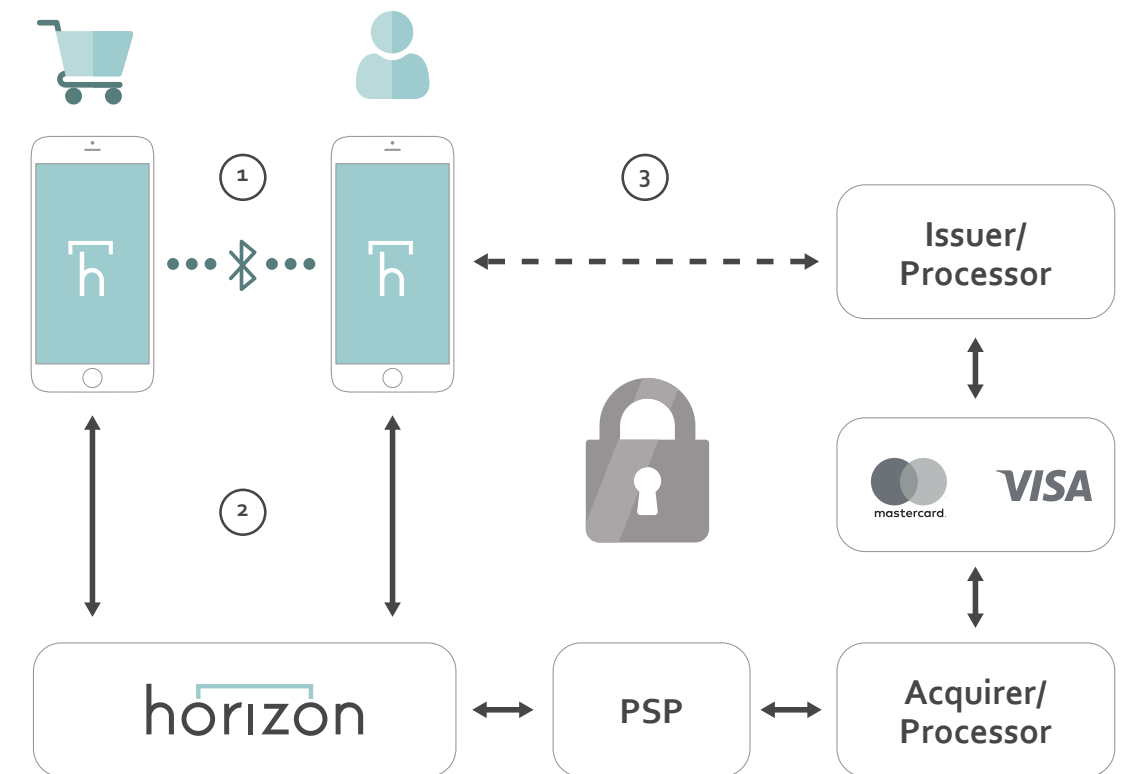


It can be easily expanded and developed further – as the system is proprietary and under full control of the owners.

## Horizon is complete



It is offering the full set of components for running the end-to-end payment transactions.



① Two devices initiate the transaction on Bluetooth Smart® technology basis by recognizing each other.

② The horizon back-end matches the transactions and handles the session safely.

③ PSP makes sure that the transaction cycle is triggered and will follow the known rails and features of the payment schemes.





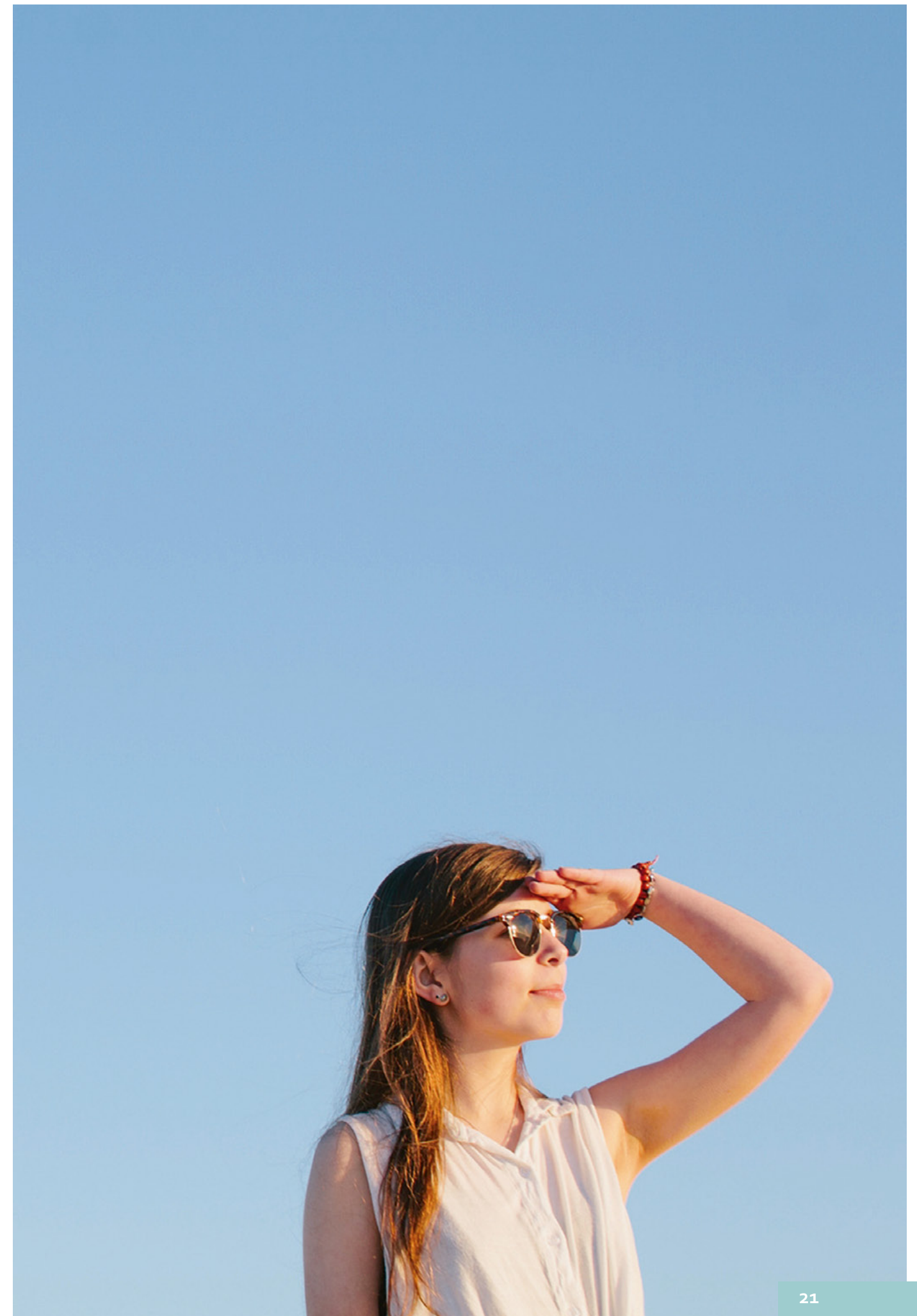
## A potential eco system built around the payment and loyalty functionality

Paired with own cards (credit-debit-prepaid) of an issuer it will be the perfect fit for expanding into new services and revenue streams. It can be expanded with person-to-person features and attached to banking- and financial services components.

Running it as an in-house or regional payment solution may provide for a quick, reasonable and flexible yet powerful payment solution to the benefit of regional businesses and captive customers.

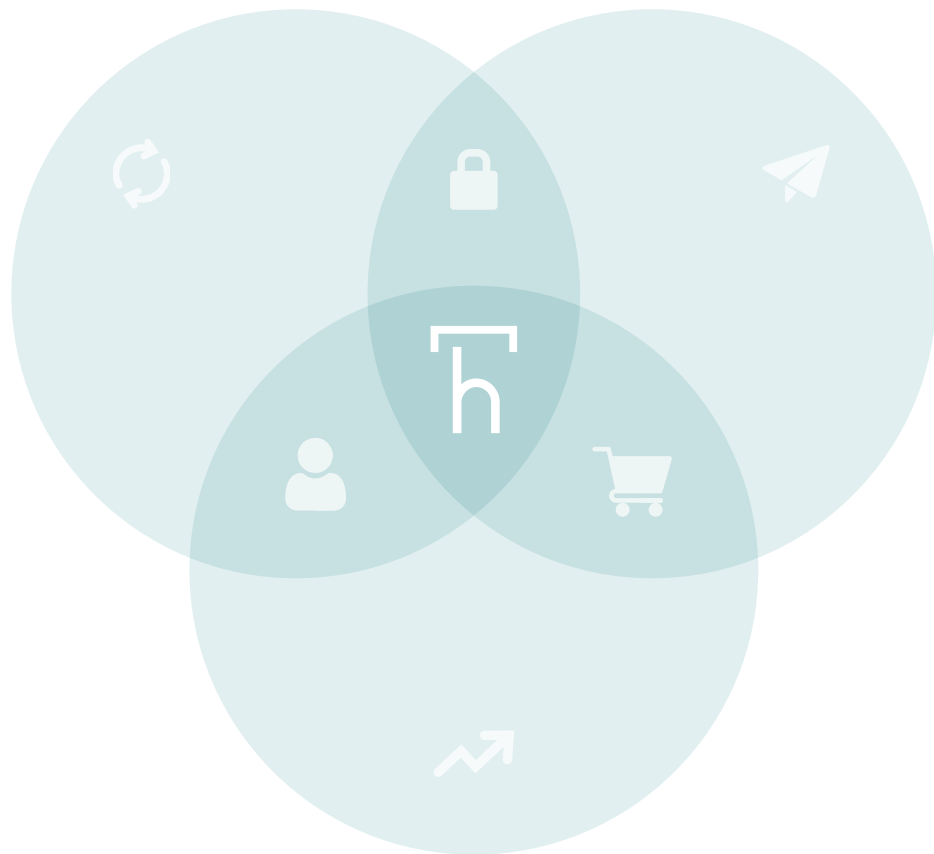
Driving digital revenue: successful loyalty features and coupon campaigns can help retailers acquire customers and drive online sales. Therefore increasing offline sales and foot traffic to physical stores.

Step-by-step pairing and integration with verticals (Payment Service Providing, Acquiring, Issuing, Banking Features,...) can achieve a full-blown proposition to establish the horizon holder as a competitive player in the rapidly expanding payment- and ecommerce arena.



## It's unique – It's horizon

horizon stands for a comprehensive solution based on in-depth payment knowledge combined with outstanding technical features to ensure a competitive, yet user-friendly product. It's prepared to be utilized in various cases, geographies and environments.



## It's...

**1 completely software based**  
No terminal hardware is needed.

**2 end-to-end**  
One solution to cover and initiate the entire process- and value chain.

**3 flexible and scalable**  
From the local solution to the countrywide coverage.

**4 secure**  
Highest standards are met by all-encrypted traffic and tokenization.

**5 ubiquitous**  
iOS and Android versions wait to excel expectations.





Horizon system and technology are fully owned by  
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